

**REMARKS**

Claims 1 to 18 and 20 to 44 remain in this application.

By this amendment claim 44 is amended at lines 3 and 19 deleting "equity". The word "equity" is more restrictive than required by the prior art as to the "items" being processed. The Examiner acknowledges in the reasons for allowance that the "items" may be "securities or contracts", so deletion of the word "equity" does not raise new issues or questions of patentability.

New formal drawings are submitted herewith, which should be in compliance with the rules of practice.

For the foregoing reasons it is respectfully submitted that this Amendment should be entered under 37 CFR 1.312(a).

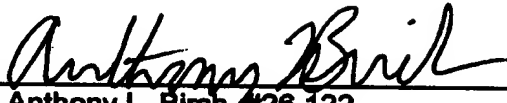
Attached hereto is a marked-up version of the changes made to the application by this Amendment.

If necessary, the Commissioner is hereby authorized in this, concurrent, and further replies, to charge payment or credit any overpayment to Deposit Account No.

Appl. No. 09/359,686

02-2448 for any additional fees required under 37 C.F.R. § 1.16 or under 37 C.F.R. § 1.17; particularly, extension of time fees.

Respectfully submitted,

By   
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Attachments: Version with Markings to Show Changes Made  
Letter Submitting New Formal Drawings